

VISION BANK TEXAS

	CPP Disbursement Date 04/24/2009	Cert 58447	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$107	\$136	27.0%		
Loans	\$55	\$72	29.8%		
Construction & development	\$6	\$3	-58.5%		
Closed-end 1-4 family residential	\$16	\$21	26.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-24.2%		
Commercial & Industrial	\$10	\$13	31.3%		
Commercial real estate	\$21	\$33	58.3%		
Unused commitments	\$13	\$18	35.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$13	78.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$34	\$33	-2.8%		
Cash & balances due	\$10	\$17	77.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$96	\$123	28.6%		
Deposits	\$90	\$123	36.1%		
Total other borrowings	\$5	\$0	-100.0%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$12	\$13	13.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.4%	9.8%	--		
Tier 1 risk based capital ratio	19.6%	15.3%	--		
Total risk based capital ratio	20.8%	16.6%	--		
Return on equity ¹	1.3%	-22.3%	--		
Return on assets ¹	0.2%	-2.2%	--		
Net interest margin ¹	3.2%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	469.3%	776.7%	--		
Loss provision to net charge-offs (qtr)	-950.0%	107.2%	--		
Net charge-offs to average loans and leases ¹	-0.2%	4.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.1%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.5%	0.0%	2.7%	--
Total loans	0.4%	0.2%	0.0%	1.2%	--